

ven though the data contained in this publication can be immensely helpful in making career decisions, it really is only a small part of the full spectrum of information available from the Department of Workforce Services

(DWS). You can access much of the department's career planning information by logging on to the Utah Occupational Explorer, an online tool powered by the Utah Economic Data Viewer. From within the Utah Occupational Explorer you can find not only occupational projections and wage data, but also learn about the skills required by the occupation, see if any licensure is needed, find schools and training providers, and—perhaps most importantly—view the current job openings posted with DWS.

Getting to all this information is easy. From the Utah Occupational Explorer start page you can search for an occupation that interests you by either entering part of its name in the keyword search box or by looking for it in the occupational title list box. After finding the occupation you are interested in, you will be prompted to select between several different report types. To get the most information possible, select the full report to reveal everything the Utah Occupational Explorer has available.

Utah Occupational Explorer:

http://jobs.utah.gov/jsp/wi/utalmis/gotoOccinfo.do

Equal Opportunity Employer/Program

Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240. Individuals with speech and/or hearing impairments may call the Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162.

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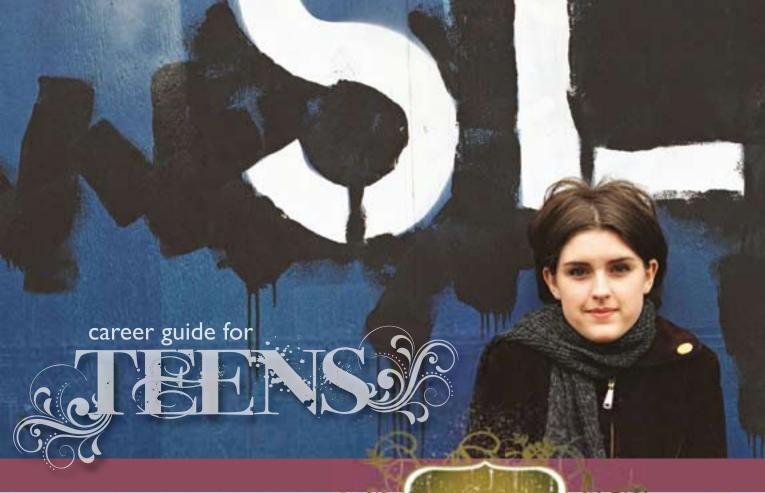
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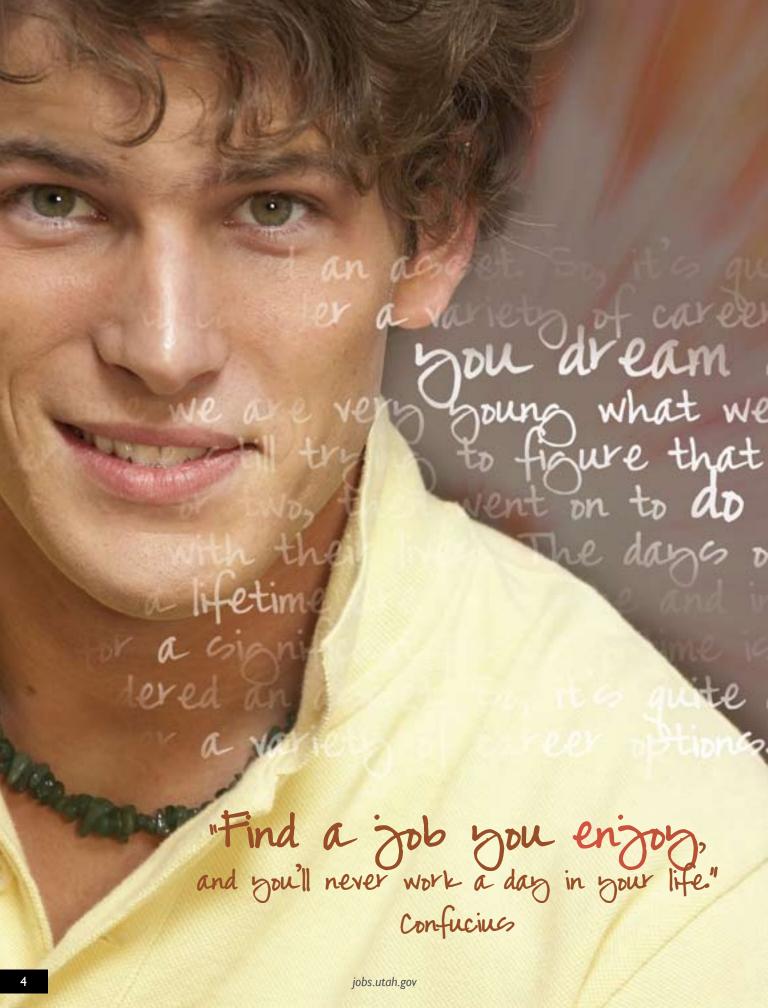




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FOR



making the best decisions when it comes to your education and career choices

) ream U

ilagros and Dylan were the best of friends in high school. They both had big dreams of being famous in the things that they were passionate about. For example, Milagros was a crazy talented guitar player and she knew-knew in her heart-that one day she would be a world-famous musician, touring from country to country, playing for her adoring fans. Dylan, on the other hand, had visions of challenging Kobe on the court, making a quick head fake and taking the lane unchallenged for a monster jam. He was just as sure that his mad skills would take him all the way to the NBA-non-stop.

Reality sets in

It didn't take long for both Milagros and Dylan to realize that their big dreams were very big indeed. Even if you are an incredibly talented axe, err, guitar or basketball player the odds of making it professionally in music, acting, sports, or any other glamour occupation are extremely long. Only the smallest fraction of kids who compete in sports go on to play at the professional levels. Most can only hope of playing in the minor leagues of their respective sports where the pay is low and the opportunities for advancement are minimal. Likewise for musicians, there are literally millions of aspiring musicians in the United States whose careers are filled with gigs at wedding receptions and county fairs, not soldout stadiums. So to survive, most of these passionate people, like Milagros and Dylan, have to have a solid "Plan B".

Taking out an incurance policy for their future

Luckily both Milagros and Dylan remembered what their high school career counselor had told them about how getting more education, on average, meant higher wages and lower levels of unemployment. While Milagros worked at her music career she enrolled at the local university and started studying computer science because she had an interest in computers and her career counselor had shown her that computer programmer was a 5-star job in Utah, with high wages and excellent job prospects. Dylan, as well as being an awesome ball player, loved working with his hands, so he enrolled in a vocational training program that would lead him to an apprenticeship as an electrician—another 5-star job in Utah.

Both Milagros and Dylan still dream of making it big in music and sports, but now they have both made sure that, regardless of what happens, their futures are secure. The important thing is to not be afraid to pursue your passions while at the same time realizing that it is always important to have a good second, and even third, option. The more flexibility you give yourself—and more education will give you that—the happier you will be in the future.

What about you?
Can't decide on a good plan B, or need help? The Department of Workforce Services has tons of resources and data to help you make the best decisions when it comes to your education and career choices

chances of playing pro sports after high school?

High school senior girls playing:

 basketball, being drafted into the WNBA: 1 in 5,000

High school senior boys playing:

- basketball, being drafted into the NBA: 3 in 10,000
- football, being drafted into the NFL: 8 in 10.000
- baseball, being drafted into MLB: 1 in 200
- ice hockey, being drafted into the NHL: 1 in 300
- soccer, being drafted into the MLS: 1 in 1,250

Source: National Collegiate Athletic Association.

www.careers.utah.gov

BY CONNIE BLAINE, RESEARCH ANALYST

It's Your Life— Take Control of It

ustin was a typical teenager. He thought more about cars, sports and girls than he did about his future. He just assumed that one way or another he'd figure out later what he wanted to be when he grew up. Right now he just wanted to graduate high school, get a job and an apartment and start living his own life.

He imagined himself with a nice truck, a cute girl beside him, blasting tunes as they roared off to one adventure after another. The money would come from that good job (whatever it might turn out to be) he'd get after graduating. He just couldn't wait to be out of the house so his parents couldn't run his life and nag him about what he's going to do in the future. "Once I graduate," he thought, "and I move out of my parents' house, I can really start living my life." Everything serious could be put off until later, when his life was really his own.

But Justin was wrong. He was already making decisions that were steering his life in one direction or another. He just didn't realize it. He felt like others were in charge and wouldn't let him run his own life. But every day he was making crucial decisions: choosing to study hard or goof off, do his homework or let it slide, give his best effort or just get by. Without realizing it, he was choosing to let his life just happen, instead of steering it in a direction of his own choosing.

He graduated high school with a 2.5 grade point average, although he could have done better, and started looking for a job. It wasn't long before he realized that the kind of jobs he could get were low-paying, made him work weekends and nights when he wanted to be out playing, and didn't have any future. He worked a lot but hardly ever had any money. He drove a beat-up little car and was barely able to afford that. And he couldn't afford to move into his own place, even with a roommate.

Justin saw that he was headed for a crummy life unless something changed. And what would that something be? He realized that it was his life and only he could make it better.

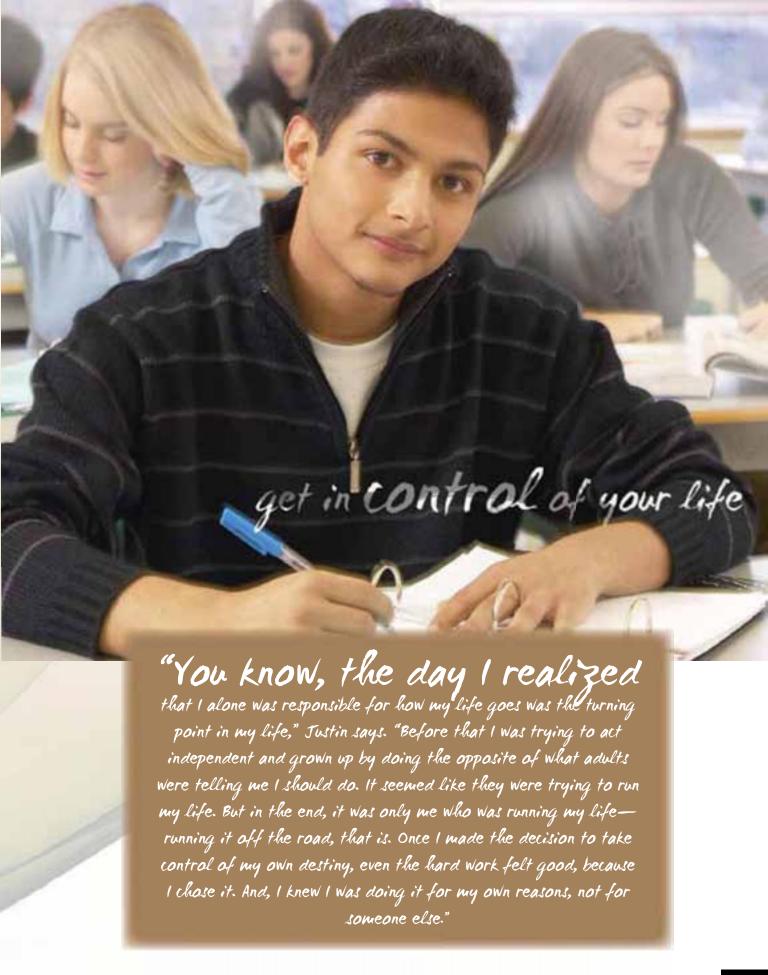
So he made the decision to get more education, research different careers and "buckle down," just like his parents and teachers had badgered him to do. Who would have guessed that they'd be right?

After Justin came to the realization that he was in charge of his own life, he started actively and strategically making decisions and setting goals, instead of trying to avoid those things. And, lo and behold, his new take-charge attitude started paying off.

Four years later he was a senior in college with a 3.7 GPA, working part-time, dating a great girl who was a pre-med major, and planning on a career as an engineer. He didn't let hard work or occasional setbacks discourage him because he knew that he alone was in charge of his life and he had decided not to give up on what he wanted.

Justin now has a bright future ahead of him and can look forward to the freedom of being self-sufficient and the satisfaction and rewards of accomplishing his goals.

Moral of the story: YOU are in charge of your life, even if you're still in high school, because you're making decisions all the time that steer you in one direction or another. So take control. Start researching and planning your choices and options. Then set a goal and work toward it. In a few years you can be successful and financially independent. Or, keep drifting and resist taking control of your life, and you'll end up working a crappy job and wondering why things didn't just somehow all work out the way you thought they would.



Money Money 10) Money

it's not just about hourly pay...

BY JOHN MATHEWS, ECONOMIST

hy do you work? Do you work to live or live to work? Is how much you get paid important? These are all questions you may have. Maybe you don't have a clue about pay and benefits. It's time you did.

Yes, there are those lucky workers who love to do their jobs, but pay is the primary reason most people work. Pay is only part of compensation. What does that mean? When you work for a company you make a wage—a dollar figure per hour/week, or month. But there is more. There is also the value of the fringe benefits that your employer may provide. I'm speaking primarily of benefits like medical insurance, paid time off, and other items not included in your paycheck.

You may not think the benefits are all that important, but they are. Your employer is required by law to contribute/pay on your behalf only three things. First is the contribution to Social Security. Second is paying into the unemployment trust fund. Third is covering you in case of a work-related injury or illness—Worker's Compensation Fund. These three are the only benefits employers are required to provide; but, in order to attract more well-qualified workers, employers may choose to offer other benefits as well.

Many employers provide medical insurance coverage for employees to help pay medical costs (illnesses, injuries, wellness programs, etc.). Medical costs are rising much faster than wages and inflation, making medical insurance a very desirable benefit for workers, and making it by far the most expensive fringe benefit employers may offer. Companies increasingly struggle to offer medical benefits to employees. Many times a worker will even work for lower pay at a company just because the company offers health insurance. Employers may pay the entire premium or share

the cost with the employee. Some companies, because of the rising costs of healthcare, are cutting back on what they will pay, or lowering the level of coverage, just because it is so costly.

Other benefits that employers may provide include life insurance, dental insurance, vision insurance, paid holidays, paid vacation days, paid sick days, employee purchase plans, retirement benefits, and flexible scheduling/telecommuting.

Remember when you enter the world of work you have to understand that it's not just about the hourly rate of pay, but also what benefits are offered. Be smart and understand the whole picture.

Benefits to Consider:

- Medical insurance
- Sick leave
- Paid vacation
- Paid holidays
- Retirement plan
- Life insurance
- Flex time
- Telecommuting

get the 411 on massage therapists

My friend told me about this job—massage therapist. It doesn't take a lot of schooling and you can work for yourself. Even better, you can get a great job on a cruise ship. Sounds like my kind of job. So, last Career Day, I decided to check it out. Here's what I learned:

You must have a minimum of 600 hours of classroom and clinical training. You must pass two examinations (including a national certification exam). Certain criminal convictions (such as sex offenses) may disqualify applicants from receiving a license.

Wha Do Massage Therapists Do?

Massage therapists work to improve the circulation of blood through the body and increase the flexibility of muscles, ligaments and other soft tissues. Some people visit a massage therapist to warm up before a sporting event or to relieve a specific pain. Others want to relax and reduce stress. Typically, a therapist will start every session with an intake interview to discover the client's needs and wants. Then, they determine and provide the appropriate massage.

Massage Therapy is Physically Demanding

Along with extended periods of standing, massage technique requires therapists to use some of their muscles repeatedly. This repetitive motion can cause injuries to wrists and hands.

Where Do They Work?

Massage therapists practice in health clubs, resorts, chiropractic offices, cruise ships, their homes, or other convenient places.

What Kind of Preparation Do They Need?

Most states (including Utah)
require massage therapists
to be licensed. To obtain a
license in Utah, you must
graduate from an accredited
school of massage therapy.

Career Guide for Teens

Wha/About Wages?

Almost half of all massage therapists work part-time. Nationally, those who work at least six hours a week make between \$20,000 and \$29,000 a year. In Utah, a typical massage therapist who works for an employer makes about \$11.50 an hour. However, wages vary based on employer, skill, and experience. Many massage therapists are self-employed and receive payment based on how many massages they give. They must pay for their own equipment, continuing education, liability insurance, and health insurance. They usually have transportation costs and office rental expenses as well.

Ther Things to Consider

Massage therapy can be considered a "helping" profession. Many massage therapists chose this profession because they receive a sense of satisfaction by making people feel better.

There are almost 5,000 people in Utah who are licensed as massage therapists. However, the Department of Workforce Services estimates that fewer than 1,500 people actually work as massage therapists. There are expected to be roughly 70 openings per year for massage therapists in Utah in the next few years.

there will only be about 70 openings per year for perhaps thousands of massage therapists over the next few years

EDUCATION PAYS

When I was about thirteen, my parents gave me this poster to hang in my room. It was framed and everything. (My mom really hates thumbtack holes in the wall.)

At first, I thought, "Sweet!" After all, they'd given me a poster of an F430 Spider Ferrari. Then, I thought, "Ghetto!" I'd noticed the words on the bottom of the poster: "Justification for Higher Education."

Even at thirteen, I was pretty sick of school. I couldn't wait until I graduated. But, the reality was, after working fast food my sophomore year and making virtually NO money, I decided (don't tell them) my parents might just be right.

THE'S STORY

After all my sweat, I didn't even get all my pay when the boss handed me my puny check. (Who was this FICA dude who was getting dollars from my pay?) I figured out that if I'm going to get the kind of car, house, ipod, laptop, etc. I want I had to find a better way of making cash than filling orders for fries. I tried construction. It worked for a while. The pay was better, but then there was no work and my boss didn't even have the money to pay me.

So, I finally paid attention at one of those career days at school. I discovered that people with the most education usually make the highest wages—particularly if they study math and science. Plus, these same money-making machines very seldom end up in the unemployment line.

Let's just say, the poster was right. Mom was right. Dad was right. My teachers were right. My school counselor was right. (I mean it. Don't tell them.) I've cleaned up my act, started studying, and plan on attending college next fall. Just put my name on that Ferrari.

EDUCATION PAYS

IN HIGHER EARNINGS AND LOWER UNEMPLOYMENT RATES

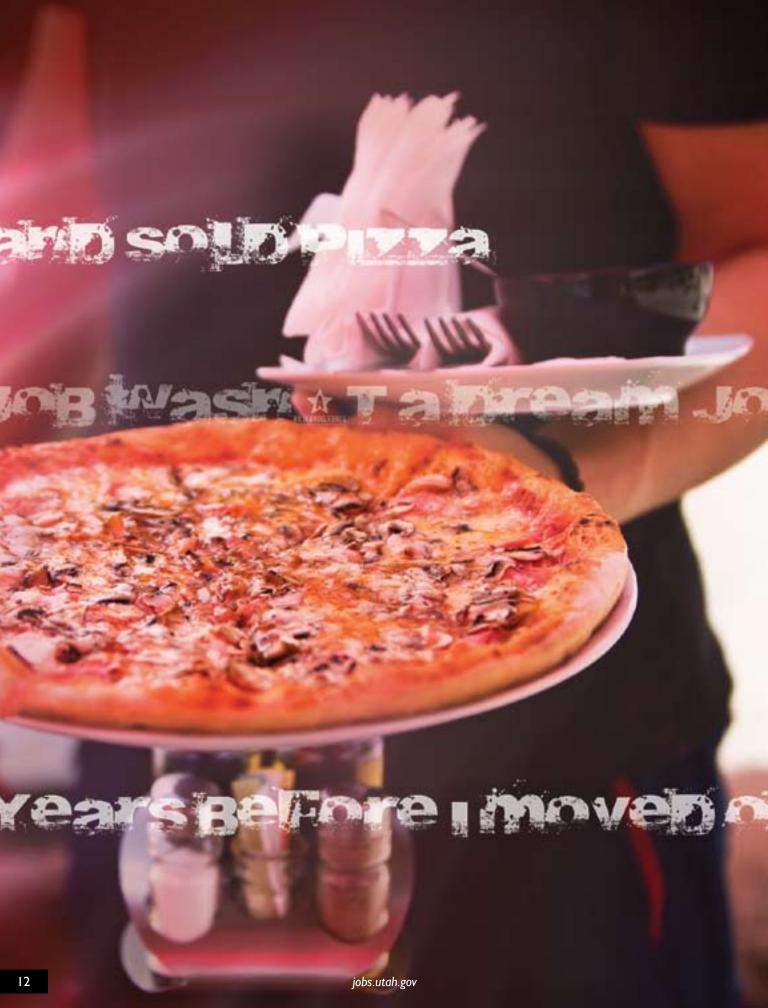
Median weekly earnings in 2007 (dollars) 1.4% Doctoral degree \$1,497 **Unemployment** 1.3% Professional degree \$1,427 Rate \$1,165 in 2007 1.8% Master's degree (percent) 2.2% Bachelor's degree \$987 3.0% Associate \$740 3.8% Some college \$683 4.4% \$604 High school graduate \$428 Less than a HS diploma 7.1% Source: U.S. Bureau of Labor Statistics, **Current Population Survey**

Justification for Higher Education

LECIA PARNS LANGSTON

jobs.utah.gov

Myth You have to go to college to get a good job. No degree guarantees a good job. Many jobs that pay well and are interesting don't require a Bachelor's degree. Conversely, some degrees are more useful than others in the job market, and some occupations requiring a degree pay more than others. Usually you do have to get post-secondary education of some kind to get a good job. Community colleges and tech schools offer shorter training for some very good jobs. Muth There is one right job just for me. Twith Just like there are thousands of people you could choose from for a compatible spouse, there are many, many jobs that will suit your personality, use your talents and incorporate your interests. Don't limit yourself by limiting your thinking. Myth You must have experience to find a job. Not always. Aptitude, attitude, potential and a willingness to learn can get you hired. The skills you have acquired through things other than a paid job can help you get a job too. Myth Everyone starts their career after graduating and proceeds in a straight line toward their career goals. Twith This is actually very rare now. Most people change jobs, and even whole careers, several times in the course of a lifetime. Myth You make a career plan, stick to it, and it's done. Truth Career plans are revisited and refined all the time. You can change career directions whenever your needs dictate and your talents and resources allow. Myth There is a specific set of job duties for every occupation. Twith Job duties often evolve based on an individual's capabilities and the needs of the employer. People in positions of the same name often perform different tasks. Myth First college, then a good paying job and I'm set for life. Truth Some things you can't control like the economy, downsizing, outsourcing or technological advances can throw a monkey wrench in your wellplanned life. It pays to be flexible, keep your skills up-to-date and be prepared for change. Also, get in the habit early of living within your means and saving consistently—just in case.



BY PAUL PETERSON, RESEARCH ANALYST







you can learn some important things about life, such as how to be on time, work hard, and be cooperative with others



y first job came about more as a whim than a planned affair. I was more interested in

spending time with my crush than serving up pizza. I asked for an application and filled it out quickly, as I had nothing more than a paper route for experience. I was initially worried as I handed the sparse application across the counter to the owner only to be relieved when I was offered the job after a cursory glance at the nearly empty sheet.

Fortunately, my interest in the job grew quickly since the crush was ousted within two weeks for failing to show for a shift. And although I wasn't earning the big bucks (minimum wage to be exact), for the first time in my life I had my own money for dating, food, and fun, not to mention, all the pizza I could eat. The job was simple, and the

training was completed within a few weeks. Despite the simplicity of the tasks, most took a great deal of sweat and elbow grease. And after a lot of effort and diligence I was given incremental raises and eventually promoted to night manager.

For two years I made and sold pizza before moving on. As I mentioned, the pay was low and the work was hard. But I learned some important things about life, such as how to be on time, work hard, and cooperate with others. I also learned about self-discipline and sacrifice. Most importantly, I learned that I wanted something more. The experience I had gained helped me to move into my next job which, in turn, paid for training for the next job. So, if you are unsure about taking that summer or after-school job, my advice would be to go for it.

Top Ten Jobs for Teens

- 1. Childcare Workers
- 2. Restaurant Servers
- 3. Sales Associates
- 4. Lifeguards
- 5. Office Assistants
- 6. Hotel and Resort Staff
- 7. Amusement Park Attendants
- 8. Home Improvement Workers
- 9. Landscapers
- 10. Camp Workers

http://edition.cnn.com/2008/ LIVING/worklife/05/21/ten. summer.jobs/index.html What's sollality got to do with it? jobs.utah.gov

wish I knew then what I know now...
Have you ever wished for something and realized it wasn't what you thought it would be? Don't let that happen to you with a career. A little story will show you what your personality type has to do with choosing a career:

In school, Hannah was a good student who enjoyed learning. She even read stuff on her own time just for fun! When she got into college, she decided to major in psychology, because finding out what makes people tick was fascinating to her. She did well and loved studying psychology, although it didn't give her all the answers she was looking for.

When her senior year of college rolled around, Hannah decided she didn't want to continue into graduate school—she wanted to find a job and start making money. But without an advanced degree, she couldn't do any real counseling, so after graduating she took a job working with "welfare" applicants and recipients. She hated it. The pay was not that great and she really disliked helping the clients solve their problems.

After a couple of years Hannah decided to go back to college to get a teaching certificate. She was really fond of southern Utah and thought that, as a teacher, she could live just about anywhere in Utah. So she took out a

student loan and went back to school. She got a job as a teacher in a small town, and thought she had it made. But it turned out that teaching was really stressful for her. She felt frustrated but didn't know what she really wanted to do.

After seven years of teaching, Hannah was burnt out and took a series of other jobs just to survive. Eventually she stumbled into a job as a research analyst for a state agency where she finally had a job she really liked. Why? Because she didn't work with people, she worked with data. Sitting at her computer, researching and compiling statistics, she found satisfaction. She realized she never was a "people person"—she was an investigative type, that is, a person who likes to research and learn. She had loved studying psychology and education because she liked learning and thinking. By this time she was in her forties and saying to herself, I wish I knew then what I know now—about myself.

We all fall into some personality type. No one type is better than another—they all have their good and not-so-good points. It makes sense to find out early what your personality type is, add in your interests, and then focus your career planning and job seeking on the kind of jobs that suit the type you are.

What type are you? Find out at:

- •http://www.utahmentor. org/career/careercenter/ career_holland.asp
- http://www.careerkey.org/ asp/your_personality/ hollands_theory_of_career_ choice.asp



Gaining Work Experience. COMPETITIVE WORLD

ack impatiently flipped through the want ads looking for a job. It was so depressing! All of the jobs seemed to require some sort of experience. He asked himself the age-old question, "How can I get a job to gain some experience if all the jobs require experience?" It's like, which came first the chicken or the egg? He sighed and put his head in his hands.

"What's wrong Zack?" asked his mom.

"I'm 17 years old, I've never worked, and I want a job, but they all require experience I don't have!" Zack said.

"Well now, I don't know about that. You are 17 and you have experience doing many things if you stop and think about it." His mom replied.

"What are you talking about?" Zack said irritably.

"Let me explain."

Zack's mom listed the following things he could put on a job application:

- Zack has a 3.7 GPA
- Zack has taken accounting, computer programming, and auto mechanics classes
- Zack has served as treasurer for his chess club
- Zack has served as captain of his soccer team
- Zack volunteered regularly for a full year at his local food bank through a service learning program at his school

All of these activities have provided Zack with experience that employers value. For example, he can show demonstrated leadership skills, experience maintaining records, and experience working with customers.

Zack got up off the couch, found a job as a summer camp counselor, and gained even more experience that he will use in the future. And he had an awesome summer!

Experience is Important!

- Volunteer
- Get summer jobs
- · Serve in leadership roles
- Take classes that are relevant to your career and job goals

Don't forget to add a list of adjectives to your resume. These words describe you, your talents, characteristics and behavior traits:

- bright
- capable
- creative
- intelligent
- quick
- responsible
- problem solver
- dedicated
- inquisitive
- optimistic
- patient
- conscientious
- lively
- motivated
- self-confident
- · skillful

Career Guide for Teens

Utah Wages for Select Non-traditional Jobs

| Job | Median Hourly Wage |
|--|--------------------------|
| Architect | \$34.19 |
| Automotive Mechanic | 16.76 |
| Civil Engineer | 29.89 |
| Computer Software Engineer (systems) | 37.56 |
| Construction Manager | 23.72 |
| Dentist | 55.13 |
| Electrician | 20.20 |
| Plumber | 21.24 |
| Truck Driver | 17.34 |
| All Jobs | 13.99 |

Source: Utah Department of Workforce Services, 2007 OES Wages

STIZ nontraditional careers for girls

hen my grandmother graduated high school she was told her only career options were to become a school teacher or a nurse. Back then, it wasn't very common for women to work outside the home. Most women married and became homemakers soon after graduating instead of entering the workforce. In those days many people believed that women were only capable of handling jobs that required the same skills as homemaking.

When my mom graduated high school there were a few more career options available to her, such as secretary and cosmetologist. (Well, back then they were called beauticians.) Granted, attitudes had started to change and some doors were opening for women during that time. More women started attending college after high school graduation and a few even entered male-dominated fields, such as science and business. Some women were even able to forge their own paths toward leadership, finding positions in areas such as management and scientific research. However, those individuals were definitely the exceptions. My mom was encouraged to enroll in a typing course after high school to gain career

training. The possibility of, say, entering college to study chemistry, was never presented to her.

True, it was a long time ago when my mom and grandma were sitting in their school counselors' offices, but it's still amazing to think about how much things have changed. The career guidance I'm receiving from my counselor is nothing like what they experienced.

The first and most important thing I've learned about choosing a career is that careers are not just for women or men. Instead, it's all about individual people: their skills, talents, and interests. My friend Katie for example, who is a computer genius (she fixed my blog for me when it crashed), has been encouraged to pursue a degree in computer science. She wants to be a software engineer someday and our counselor has told her to go for it. The counselor also said that while it may be true that there are fewer women in the field than men, it shouldn't prevent her from pursuing a career that matches her skills and interests.

Another important fact I learned is that many of the jobs women have shied away from in the past are actually some of the best-paying. Sheesh! What are we girls thinking? It's no secret

don't let stereotypes force you into a career

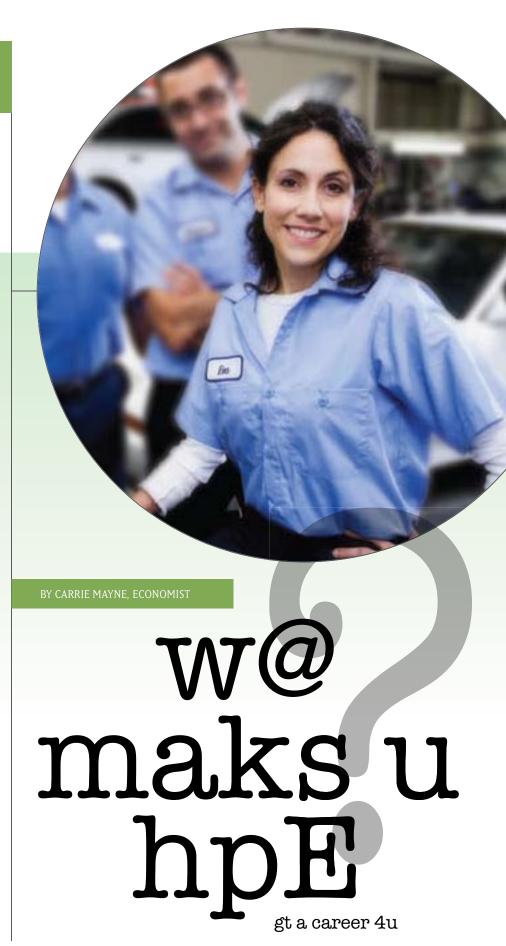
that women these days are often the breadwinners of the family either as single mothers or even when their husbands work. With that kind of responsibility it's only logical to look into these "nontraditional" career fields. Besides, what girl doesn't want to make good money? Architects in Utah, for example, make over two and a half times the average wage in Utah, yet only 13 percent of them are women. Other nontraditional jobs with high wages include plumbers, electricians, dentists, and civil engineers.

The bottom line is that you shouldn't let stereotypes force you into a career. Focus instead on you as an individual. What are your interests? What are you good at? What makes you happy? If the answers to those questions lead you to think about a career in teaching, or engineering, or architecture, that's great! Just remember, it's all about who YOU are.

For more information about nontraditional jobs for women, check out these sites:

http://www.dol.gov/wb/

http://jobs.utah.gov/opencms/wi/pubs/hardatwork





WORK.

Just love my new job!" said Caitlin's aunt to her mom, "I get to work three days each week, earn great money, and my boss says she is a 'hands off' type of supervisor! It is perfect for me!"

"Wow. I wish my job was that great. There aren't any opportunities for promotion where I work and I never really get credit for my accomplishments. Also, I really want to feel like I am making a difference in the world; but I don't," said Caitlin's mom.

Caitlin feels some anxiety overhearing this conversation. She knows she will have to start focusing on selecting her own career path soon and she wants to have a job she loves. What she doesn't realize is that her aunt and her mom are talking about work values. These work values, and how well Caitlin's mom and aunt are satisfied by their jobs, are having a significant impact on their feelings toward their jobs.

Caitlin knows she is interested in working in healthcare. She has done some self-assessments, she knows that there will be openings for people with healthcare training, and she knows the pay can be quite good. What is making her uncomfortable is listening to her mom and aunt talk about their work values and how well these values are met by their jobs and employers.

Thinking about and understanding your own work values is an important step toward loving your job. Many of Caitlin's work values will be connected to the career she chooses and some of them will be impacted by her future employer.

Caitlin will benefit from understanding that her particular work values include

your own work values! Go to careers.utah.gov Click on "Investigate Careers" Click on "Visit Mentor & Choices" Click on "Choices" Click on "Jump In" Click on "Work Values Sorter"

feeling like she is helping people, being secure in her job, making good wages, and being able to balance her personal and work life.

As Caitlin starts down her career path she will think about her work values which will lead her toward jobs in healthcare that meet these values. She will receive education and training for a job that is

in high demand so she will feel secure about getting and keeping a good job. When she begins her job search she will negotiate for a good salary and ensure that the employer offers a flexible schedule because she knows these things are very important to her.

BY KIMBERLEY BARTEL, MANAGER

If Caitlin does these things, there is a better chance that she will love her job.

DADADARO.

or the first time, Olivia was thinking about a life substantially separate from her parents' home. After graduating from high school she had been working for a few years in retail sales, earning plenty to pay for her used car, clothes, and incidental expenditures. Now she was developing plans—plans to go to the local community college to pursue training in a healthcare occupation. Her boyfriend had recently been promoted to assistant manager of an auto supply store and they were talking about building a future together.

Olivia knew that striking out on her own, working part-time, going to school, and possibly forming a new family would require her to get serious about managing money for the first time. While she had learned about "budgeting" in high school, she had never used a written plan for spending her money, nor tracked her actual spending.

Can Olivia achieve her goals financially? It is time to break out a spending plan, with a monthly budget.

Olivia began by developing a worksheet that showed various categories with approximate monthly spending amounts for an average person. She added two additional columns, one for what she planned on spending in the next month and finally a column to record what she actually spent when the month was over.

By following the five basic steps of budgeting every month Olivia was confident that she could line up her income and expenses to live independently.

Five Budgeting Steps

- 1. Identify after-tax income and expenditures
- 2. Draft a written plan
- 3. Monitor your spending
- 4. Review your progress
- 5. Make monthly adjustments





What do you do if your child is just not interested in discussing future career options?

- Children and teens are already under a lot of pressure—from school, from friends (to be popular, dress "right" and fit in), and from you, in ways you may not realize.
 They have a very hard time visualizing the future at all, let alone making plans. Each of us develops interests and makes decisions at his or her own pace.
- Expect your child to change his or her mind often about career choices. This is normal.
- Don't constantly question or nag your child about a career choice or plan. Instead, take advantage of moments that pop up where the discussion is relevant and just ask them what they are interested in, things they think are important (values), and use that as a springboard to talk about future plans a little at a time.

- Stay positive and encourage your child to see the vast array of choices and options they have; empower them by encouraging them to make decisions themselves; and express your faith in them to make good choices.
- Let the topic arise naturally and ask your child questions about their career ideas to get them to explore in depth.

Eventually, your son or daughter will want to get more serious about his or her future. When your child is ready, you need to be prepared to discuss the various decisions that will need to be made. You help as much by being available for discussing their ideas as you do by being knowledgeable about career opportunities.

Make use of the links in this publication to explore—and eventually steer your child to explore—possible careers (wages, training requirements, job outlook, etc.).

Eventually your child will get more serious about a career.

How to Haue

Career Conversations

with Your Rids

hat do you want to be when you grow up?"

"So, what do you want to do with your life?"

"You know, you are going to have to work for a living. What are you going to do?"

What do you want to be when you grow up?



These are common questions, but they can be extremely overwhelming, especially for teens.

?

Preparing your teen for the world of work is one of the most important things you will do as a parent. But, how do you talk to your kids about making career-related decisions?

Career planning is something we have to learn to do and there is a vast amount of information on this topic. The information in this publication should provide helpful direction to you and your kids.

One of the best strategies for talking about career planning is to wait until it comes up in conversation and then take the opportunity to talk about it further. Keep in mind that many teens don't want to have to think about working for a living, it can seem to be drudgery compared with their current lives.

Deciding on a career path is not always easy. It may not be a straight, planned out path. Usually it is more of a process that can start as early as a five-year-old saying she wants to be a teacher when she grows up. She wants to be a teacher because that is the job she sees people doing each day. Talking about what you have learned from your experiences working can be helpful in opening up dialogue with your teen.

Conversation ideas:

Talk about your education and training background, your job, other jobs in your company, what you like about your job, and challenges in your job.

Encourage your teen to talk about what they like to do, hobbies they have, summer job experiences, and classes they enjoy. Tie these things to jobs and emphasize the importance of education and training in reaching these goals.

The idea isn't for your teen to choose one occupation, it is to help him or her understand the decision-making process.

Talk about education and training and the importance of learning fundamental skills at school. Point out how what they are learning now will create opportunities in the future.

Has your teen taken a career or personality assessment? Talk about jobs that relate to the outcomes.

There are many misconceptions about the world of work that we might have due to media. For example, one of the "hot" jobs for teens has been a CSI investigator because of the successful T.V. show. It is important for parents to help teens make a reality check on jobs such as rock star, actor, and even doctor without crushing their dreams.

Finally, talk to your teens about gaining work experience through summer jobs, volunteer opportunities, and visiting places of work that interest them. Explore with your teen; it will give you the perfect opportunity to talk with and assist them.

Helpful Links Parents

lot of career information and advice is available on the Internet. Here are some helpful links for parents:

- http://careers.utah.gov—Investigate careers, find training programs or schools, apply for financial aid for education all at one web site. A true one-stop shopping site for career planning.
- http://www.schools.utah.gov/cte/documents/flyers/CareerGuide.pdf—Student publication designed to help students explore career options and make better career decisions. Contains a career chart, organized by personality type, listing the major 300+ occupations in Utah; what they entail, occupational wages, required training and a 0-5 "star rating" assigned by the Dept. of Workforce Services, indicating how good (mostly based on future opportunities) each job is. It also indicates the training required and whether or not the occupation requires a license in Utah.
- http://jobs.utah.gov/wi—Click on the UDEV icon to get into databases for career exploration, detailed wage information and more. Perhaps the best tool for teens and their parents is the first in the list, the Utah Occupational Explorer. Use a key word, or drill down through occupational families to a specific occupation, then get the Full Report to see detailed information for that job in Utah, and sometimes for sub-state areas of Utah. It's the most complete occupation-specific information available for Utah jobs. And a word of advice: Don't limit your exploration to occupations you're already familiar with—new occupations are always emerging and there are many occupations you probably haven't thought of.
- http://jobs.utah.gov/opencms/wi/pubs/adultcareerguide/—A Utah-specific career guide
 aimed at adults, but full of information that teens can use as well. Also contains the same career
 chart as the first item on this list.
- http://jobs.utah.gov/opencms/wi/pubs/womencareers/—A supplement to the career guide above, it offers career advice for girls and women. Articles include pitfalls girls and women often fall into when planning a career, interviewing and negotiating for salary. It also addresses nontraditional (high-paying) jobs for women, facts about women working in Utah, working from home, planning for retirement (you can't start too soon), and juggling work and family life.

jobs.utah.gov

be a role model to your children; it'll help them in the world of work

ften, when I talk to employers, they bemoan the lack of skills among the young people they hire. And, I'm not talking about those high tech, skills! I'm talking about soft skills—like showing up to work, being on time, working their assigned shift, getting along with others, being willing to learn, and working hard while on the job. Even people with PhDs in high-demand fields have difficulty finding and keeping a position, if they lack "soft skills." On the other hand, individuals with fewer technical skills can often rise to the top of a company with good hard work and great interpersonal skills.

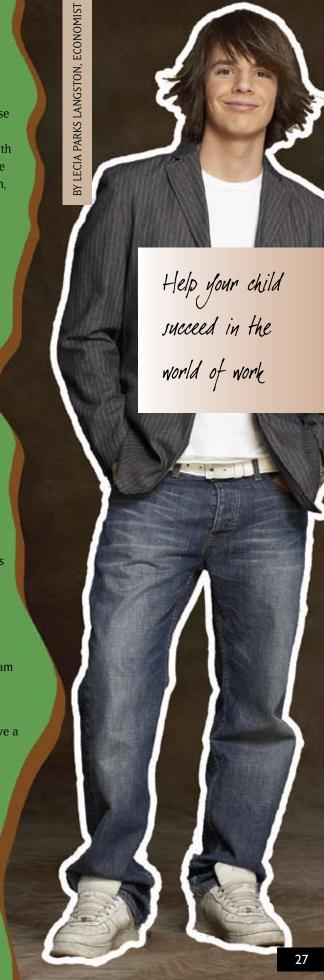
A recent employer survey found that virtually every employer listed the following traits among those that are most desired for their workers:

- Positive work ethic.
- Good attitude.
- Desire to learn and be trained.

Parents, I know I'm "preaching to the choir." But, somehow, we're not instilling this knowledge in our children. What can you do to help your child progress in the world of work? Even if they aren't working now, there are many ways to learn responsibility at school and home. First, be a good role model—set the example. You have much more influence than you realize. Also, reinforce the importance of:

- Attending school when school is in session—the quickest way to get fired is to just not show up.
- Getting to class on time—no employer likes a tardy employee.
- Turning assignments in on time—an employer's bottom-line depends on workers meeting deadlines.
- Completing homework assignments—workers who do a poor job, don't get raises/promotions or they lose their employment.
- Paying attention in class—everyone's job has boring moments.
- Getting along with classmates AND teachers—people who aren't "team players" often get shown the door.
- Manners—courtesy is important.
- Respect for authority—yeah, it's the boss who decides if you still have a
 job.
- Personal accountability—let children learn to deal with the consequences of their actions; don't always rescue them.

Finally, hang in there! I speak from experience—I've survived the teen-age years of five children. Honestly, several of them misbehaved badly on their way to adulthood. Sometimes, I despaired that any of them would ever transform themselves into responsible, hard-working adults. But, they have—each and every one of them. The lessons you teach and model at home have great influence on your child's future working life—even when those lessons seem to be totally ignored for a rebellious season!





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